

**UNITED STATES BANKRUPTCY COURT  
FOR THE  
EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

In the Matter of:

JOSEPH CACCAMISE  
AND  
CYNTHIA WALTERS-CACCAMISE  
  
Debtors

Chapter 13  
  
Case No. 09-17165-SSM

**OBJECTION TO CLAIM  
NOTICE OF OBJECTION TO CLAIM  
AND  
NOTICE OF SCHEDULED HEARING ON THIS OBJECTION**

To: BAC Home Loans Servicing fka Countrywide Home Loans TX2-981-03-03, PO Box 660694 Dallas, TX 75266	Joseph Caccamise Cynthia Walters-Caccamise 6282 Redwinged Blackbird Drive Warrenton, VA 20187
Bierman, Geesing & Ward, LLC Attorney for BAC Home Loans Serv. 8100 Three Chopt Rd., Suite 240 Richmond, VA 23229	James T. Tsai Attorney for Debtor Penser Kawamoto Conway 7926 Jones Branch Dr., Ste. 930 McLean, VA 22102-3303

You have filed a claim in the amount of \$272,105.72 with a Court claim number of 4-1 in this Chapter 13 case.

Thomas P. Gorman, Chapter 13 Trustee, has filed this objection to your filed claim and asks that the remaining balance be disallowed as it is an unliquidated secured claim. The confirmed Modified Plan of this case surrendered the property located at 270 Pettit Place, Louisa, VA 23209.

**Your claim may be reduced, modified or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one. (If you do not have an attorney, you may wish to consult one.)**

If you do not wish the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then on or before five business days prior to the hearing date, you or your attorney must:

File with the court a written response with supporting memorandum as required by Local Bankruptcy Rule 9013-1(H). Unless a written response and supporting memorandum are filed and served by the date specified, the Court may deem any

Objection to Claim, page 2

09-17165-SSM, Joseph Caccamise And Cynthia Walters-caccamise

opposition waived, treat the motion as conceded, and issue an order granting the requested relief without further notice or hearing. If you mail your response to the court for filing, you must mail it early enough so the court will receive it on or before five business days prior to the scheduled hearing. You must mail a copy to the persons listed below.

***Attend the hearing to be held on July 13, 2011 at 1:30 p.m. in Courtroom #1 on the 2nd floor, United States Bankruptcy Court, 200 South Washington Street, Alexandria, Virginia 22314.*** If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

A copy of any written response must be mailed to the following persons:

Thomas P. Gorman  
300 North Washington Street, Ste. 400  
Alexandria, VA 22314

Clerk of the Court  
United States Bankruptcy Court  
200 South Washington Street  
Alexandria, VA 22314

If you or your attorney do not take these steps, the court will decide that you do not oppose objection to your claim.

Date: June 3, 2011

\_\_\_\_/s/ Thomas P. Gorman \_\_\_\_  
Thomas P. Gorman  
Chapter 13 Trustee  
300 N. Washington St.; Ste. 400  
Alexandria, VA 22314  
(703) 836-2226  
VSB 26421

### **CERTIFICATE OF SERVICE**

I hereby certify that I have this 2<sup>nd</sup> day of June, 2011, mailed a true copy of the foregoing Objection to Claim, Notice of Objection, and Notice of Hearing to the parties listed in the heading hereof.

/s/ Thomas P. Gorman  
Thomas P. Gorman